

Fill in this information to identify your case:

Debtor 1	Joel Alan Gaffney	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)		
	First Name	Middle Name
United States Bankruptcy Court for the: District of New Mexico		
Case number (if known)	21-11322	

**FILED**  
at 9:57 o'clock A M

JAN 04 2022

United States Bankruptcy Court  
Albuquerque, New Mexico

Check if this is  
an amended  
filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

- Married  
 Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

- No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1  
lived there

Debtor 2:

Dates Debtor 2  
lived there

Same as Debtor 1

Same as Debtor 1

1344 Vassar Dr NE  
Number Street  
Albuquerque NM 87106  
City State ZIP Code

From 10/2017  
To 10/2020

Number Street

From \_\_\_\_\_  
To \_\_\_\_\_

City State ZIP Code

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)

#### Part 2: Explain the Sources of Your Income

##### 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- No

- Yes. Fill in the details.

Debtor 1

Debtor 2

Sources of income  
Check all that apply

Gross income  
(before deductions  
and exclusions)

Sources of income  
Check all that apply

Gross income  
(before deductions  
and exclusions)

From January 1 of current year until the date  
you filed for bankruptcy:

- Wages,  
\* commissions,  
bonuses, tips  
 Operating a business

\$ \_\_\_\_\_

- Wages,  
\* commissions,  
bonuses, tips  
 Operating a business

\$ \_\_\_\_\_

**For last calendar year:**(January 1 to December 31, 2020)

Wages, commissions, bonuses, tips \$ 0.00

Operating a business

Wages, commissions, bonuses, tips \$   

Operating a business

**For the calendar year before that:**(January 1 to December 31, 2019)

Wages, commissions, bonuses, tips \$ 24,979.00

Operating a business

Wages, commissions, bonuses, tips \$   

Operating a business

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

 No Yes. Fill in the details.

Debtor 1	Debtor 2
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:  <u>Unemployment</u>	\$ <u>25,790.00</u>
For last calendar year:  (January 1 to December 31, <u>2020</u> )	\$ <u>26,935.00</u>
For the calendar year before that:  (January 1 to December 31, <u>2019</u> )	\$ <u>4,889.00</u>
	\$ <u>0.00</u>

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

 No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

 No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
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Charles McKinney10/28/2021\$ 1,500.00\$ 0.00

- Mortgage  
 Car  
 Credit card  
 Loan repayment  
 Suppliers or vendors  
 Other  
Unearned legal fees

Renee Mehring09/29/2021\$ 1,500.00\$ 0.00

- Mortgage  
 Car  
 Credit card  
 Loan repayment  
 Suppliers or vendors  
 Other  
Unearned legal fees

Albuquerque NM 87112  
City State ZIP CodeMelissa Brownell09/29/2021\$ 7,000.00\$ 0.00

- Mortgage  
 Car  
 Credit card  
 Loan repayment  
 Suppliers or vendors  
 Other  
Unearned legal fees

20 Cerro Alto Road  
Number Street  
Lamy NM 87540  
City State ZIP Code

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? *Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No. Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

 No. Yes. List all payments that benefited an insider.

Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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Edward S Gaffney\$ 1,650.60\$ 11,180.14

Payment to Sallie Mae on bar study loan. Sallie Mae takes the position that this is a nondischargeable student loan under 523(a)(8).

Creditor's Name

2105 Madeira Dr NE

Number Street

Albuquerque NM 87110

City State ZIP Code

#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title: <u>Discover Bank v. Joel Gaffney</u> Case number: <u>T-4-CV-2021-001972</u>	Credit Card Collection; Date filed: 02/22/2021  Bernalillo County Metropolitan Court Court Name 401 Lomas Blvd NW Number Street Albuquerque NM 87107 City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>Matter of Gaffney</u> Case number: <u>S-1-SC-39067</u>	Attorney Discipline; Date filed: 11/04/2021  New Mexico Supreme Court Court Name 237 Don Gaspar Avenue, Room 104 Number Street Santa Fe NM 87501 City State ZIP Code	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title: <u>Matter of Gaffney</u> Case number: <u>S-1-SC-38619</u>	Administrative Suspension of Attorney; Date filed: 12/23/2020  New Mexico Supreme Court Court Name 237 Don Gaspar Avenue, Room 104 Number Street Santa Fe NM 87501 City State ZIP Code	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  
Check all that apply and fill in the details below.

- No. Go to line 11.  
 Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- No  
 Yes. Fill in the details

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- No  
 Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- No  
 Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- No  
 Yes. Fill in the details for each gift or contribution.

#### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- No  
 Yes. Fill in the details.

#### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

 No Yes. Fill in the details.

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

 No Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

 No Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Carvana  Person Who Received Transfer  1930 W Rio Salado Pkwy  Number Street Tempe AZ 85281  City State ZIP Code  Person's relationship to you None	2011 Honda Fit Sport, \$8,202.06	8202.06	06/30/2021

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

 No Yes. Fill in the details.

#### Part B: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

 No Yes. Fill in the details.

Name of Financial Institution  P.O. Box 982903  Number Street El Paso TX 79998-2903  City State ZIP Code	Last 4 digits of account number  XXXX- — — —	Type of account or instrument  <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input checked="" type="checkbox"/> Other 401k through former employer	Date account was closed, sold, moved, or transferred  09/01/2021	Last balance before closing or transfer  \$ 24,150.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

 No Yes. Fill in the details.

**22.Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy**

- No  
 Yes. Fill in the details.

**Part 9: Identify Property You Hold or Control for Someone Else****23.Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

- No  
 Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Gaffney Law, PC Owner's Name		Law firm operating account	\$ <u>62.07</u>
4200 Montgomery Blvd, Apt 208 Number Street	2200 Louisiana Blvd NE Ste E08 Number Street		
Albuquerque NM 87109 City State ZIP Code	Albuquerque NM 87110 City State ZIP Code		

**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

**24.Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

- No  
 Yes. Fill in the details.

**25.Have you notified any governmental unit of any release of hazardous material?**

- No  
 Yes. Fill in the details.

**26.Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- No  
 Yes. Fill in the details.

**Part 11: Give Details About Your Business or Connections to Any Business****27.Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation  
 No. None of the above applies. Go to Part 12.  
 Yes. Check all that apply above and fill in the details below for each business.

Joel Gaffney Travel Agent  
 Business Name  
4200 Montgomery Blvd NE  
 Number Street  
Apt 208

Albuquerque NM 87109  
 City State ZIP Code

Joel Gaffney  
 Business Name  
4200 Montgomery Blvd Ne  
 Number Street  
Apt 208

Albuquerque NM 87109  
 City State ZIP Code

Silverman & Sardar LLP  
 Business Name  
420 Lexington Avenue, Suite 300  
 Number Street  
420 Lexington Avenue, Suite 300

New York NY 10107  
 City State ZIP Code

Gaffney Law, PC  
 Business Name  
6565 America's Parkway #200  
 Number Street  
Albuquerque NM 87110  
 City State ZIP Code

**Describe the nature of the business**

Travel Agency - Not yet active

**Name of accountant or bookkeeper**

Joel Gaffney

**Describe the nature of the business**

Life and Accident Insurance Sales

**Name of accountant or bookkeeper**

Joel Gaffney

**Describe the nature of the business**

Law Firm

**Name of accountant or bookkeeper**

Daniel Silverman

**Describe the nature of the business**

Legal Services Professional Corporation

**Name of accountant or bookkeeper**

Joel Alan Gaffney

**Employer Identification number**  
 Do not include Social Security number or ITIN.

EIN: \_\_\_\_\_

Dates business existed

From 10/15/2021 To Current

**Employer Identification number**  
 Do not include Social Security number or ITIN.

EIN: \_\_\_\_\_

Dates business existed

From 11/18/2021 To Current

**Employer Identification number**  
 Do not include Social Security number or ITIN.

EIN: 4 6 - 4 9 1 2 0 1 6

Dates business existed

From 06/01/2019 To Current

**Employer Identification number**  
 Do not include Social Security number or ITIN.

EIN: 8 3 - 3 7 3 6 9 3 4

Dates business existed

From 04/01/2019 To 03/26/2021

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Part 12: **Sign Below**

I have read the answers on this **Statement of Financial Affairs** and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

x Joel Alan Gaffney

Signature of Debtor 1

Date 01/03/2022

x

Signature of Debtor 2

Date \_\_\_\_\_

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).